



United States
Department of
Agriculture

Rural Development

USDA Rural Development



Louisiana 2016 Progress Report

Mission:

To increase economic opportunity and improve the quality of life for all rural Americans.



LA 2016 Progress Report

Contents



DEPARTMENTS

04 | Rural Development Contact Information

05 | Community Programs Success Story

06 | Business and Lender of the Year

07 | Business and Cooperative Programs

10 | Single Family Housing Programs

11 | Multi-Family Housing Programs

12 | Community Programs

15 | Community Economic Development

17 | 2016 Funding

18 | Summary of Programs





“Service is the rent we pay to stay here”

**USDA Rural Development
State Office
3727 Government Street
Alexandria, Louisiana 71302
318.473.7920**

Rural Development Acting State Director	318.473.7920
Administrative Programs Director	318.473.7920
Business-Cooperative Programs Director	318.473.7960
Single Family Housing Programs Director	318.473.7630
Multi-Family Housing Program Director	318.473.7962
Community Programs Director	318.473.7940
Public Affairs	318.473.7917

USDA Rural Development Area Offices

Monroe Area Office	318.343.4467
Natchitoches Area Office	318.352.7100
Lafayette Area Office	337.262.6601
Amite Area Office	985.748.8751

United States Department of Agriculturewww.usda.gov
USDA Rural Developmentwww.rd.usda.gov
USDA Rural Development—Louisianawww.rd.usda.gov/la



Tim Brandon, Architect, TBA Studio

Words are not enough to describe the journey that D'Arbonne Woods Charter School (DWCS) has been on since 2005, but words are all we have. A huge word of thanks must go to the USDA for the loan that has made it possible for us to have the school facility built that has exceeded our dreams.

Things all started over a decade ago, in the fall of 2005. A handful of people that eventually led to about a dozen people, met with the idea of starting a charter school. The Louisiana law at that time and for a long time to come described the charter school experience as an “experiment” in education. With our wonderful state being sadly and repeatedly, at or near the bottom of the academic success level, we wanted to invest our time, our lives, and our souls into that experiment. The few people who initiated this project were made up of teachers, business owners, parents, retirees, stay-at-home-moms, and more. We were quite the eclectic group and from the earliest days until today, our school motto has been “provide excellence, promote excellence, and expect excellence.”

The results of our combined efforts have been excellent. In our first five years of operation, we have gone from a D school to a school that is currently six-tenths of a point away from an A school. That doesn't happen without the hardest of work. We currently have 950 students with 225 on our waiting list. We do not cull the weak students. No one is required to take a placement test to prove their superior intelligence. We take applications from anyone from any background.

From the beginning, none of us knew what a long, and many times, difficult journey this would be. But today, we can say it was worth every step. We traveled to Baton Rouge more times than we can count to gather information, attend trainings, and learn everything we could about charter schools. After several trips to Baton Rouge, we met a woman who was instrumental in assisting Avoyelles Charter in getting their new school facility. We invited her to northern Louisiana and she told us very plainly, “You will never get a school building without the USDA.” And how right she was! Several of the group traveled to Avoyelles to tour their new facility and came back fired up.

So we went to the local USDA office in Monroe and felt like country come to town. We told them that “we want a school building”. Many years later and plenty of mountains and valleys trekked over, plans were drawn up and the whole wonderful process started. The patience, service, support, and painstaking work from our local USDA in Monroe have been superb. Take confidence in knowing that the students who graduate from DWCS and go on to successful experiences in college, the workplace, and more – have YOU at the USDA to include in their thanks. You can take part in saying, “We provided, promoted, and expected the excellence” – and the excellent results are very, very apparent.

Kim Neese, Board President

2016 Highlights

USDA Rural Development Lender of the Year

USDA Rural Development Business of the Year



USDA Rural Development Lender of the Year Bank of Montgomery



USDA Rural Development Business of the Year IntegriCo Composites

In 2015, Bank of Montgomery applied for and received four USDA Rural Development Business and Industry Loan Guarantees for a total of \$19.7 million. They assisted these four businesses in creating and/or saving 182 jobs in Central and North La. Currently, Bank of Montgomery has a total of 17 guaranteed loans totaling \$83.1 million invested in helping rural Louisiana businesses.

IntegriCo Composites is a leading manufacturer of high performance recycled plastic railroad ties. To assist IntegriCo, Rural Development partnered with Bank of Montgomery to provide a \$7.5 million Business and Industry Guaranteed Loan to install updated equipment. The Louisiana Department of Economic Development and North Webster Parish Development District provided an incentive package that included a \$5 million grant for renovations and improvements to the site.

Rural Business and Cooperative Programs

In Fiscal Year 2016, USDA Rural Development invested \$74 million in Louisiana's rural businesses, supporting 58 projects. Business and Cooperative Programs serve Louisiana communities by creating new businesses, growing production, maintaining jobs, conducting feasibility studies, improving rural energy development, creating professional business plans, and increasing revenue for rural business ventures.

Business & Industry Loan Guarantees

The B&I Guaranteed Loan program bolsters the existing private credit structure through the guaranteeing of loans for rural businesses, allowing private lenders to extend more credit than they would typically be able to. Under the program, USDA Rural Development provides guarantees on loans made by approved lenders that participate in the program.

Rural Business Development Grants

The RBDG program is a competitive grant program that provides targeted technical assistance, training and other services to help develop or expand small and emerging private businesses in rural areas. The businesses must have fewer than 50 employees and less than \$1 million in gross revenues. Grants are awarded to qualified organizations to carry out enterprise- or opportunity-related projects to boost business development.

Intermediary Relending Program

The IRP program provides 1-percent, low-interest loans to local intermediaries that re-lend to businesses and for community development projects in rural communities.

Rural Microentrepreneur Assistance Program

The RMAP program awards loans and grants to Microenterprise Development Organizations to establish revolving funds for micro-

loans to "micro-enterprises," or very small rural businesses, and to provide technical assistance and training. The program supports start-up or expansion of very small rural business ventures.

Rural Economic Development Loans and Grants

The REDLG program finances economic development and job creation in rural areas. Under the program, USDA provides zero-interest loans and grants to local utilities to establish revolving loan funds to support local business development projects.



USDA Rural Development awarded Great Northern & Southern Navigation Company a \$4.9 million Business & Industry Guaranteed Loan to relocate and retrofit a vessel for a river cruise service—named the Louisiana. Guests can tour and explore cities and towns, celebrate regional food, music, and culture while cruising down the Mississippi, Ohio, Tennessee, Cumberland, and Red Rivers. The home port is in Jefferson Parish.

Rural Business and Cooperative Programs (continued)



USDA Rural Development awarded Baton Rouge Shrimp Co. a \$250,000 Value-Added Producer Grant to assist with marketing and packaging fresh shrimp. The plant has the capacity to process over 40,000 lbs. of shrimp a day and is located downtown in Baton Rouge, Louisiana.

Value-Added Producer Grants

The VAPG program is a competitive grant program to help independent agricultural producers enter into activities that add value to their products through new processing and/or marketing opportunities.

Socially-Disadvantaged Groups Grants

The SDGG program provides technical assistance to socially-disadvantaged groups performing as a cooperative or groups that want to form a cooperative.

Rural Cooperative Development Grants

The RCDG program is a competitive grant program to establish or operate centers for cooperative development. These centers improve economic conditions in rural areas by helping individuals and businesses start, expand or improve rural cooperatives and other mutually-owned businesses.



The NOVA (New Opportunities Vision Achievement) Workforce Institute is helping individuals in rural north-east Louisiana get high-demand jobs. Employment is an issue in this sparsely populated, economically distressed region where residents live in persistent poverty. NOVA, a “jobs intermediary”, is linking area employers with training opportunities and local job candidates with the right skills to succeed.

USDA Rural Development awarded NOVA with a \$60,000 Rural Business Development Grant to help nine small, emerging businesses in the Louisiana Delta invest in potential applicants and prepare them for employment.



Rural Energy for America Program Loan Guarantees and Grants

The REAP program provides loans and grants to agricultural producers and rural small businesses to purchase or install renewable energy systems or make energy efficiency improvements.

Rural Energy for America Program Audit and Development Grants

Grantees that receive assistance through this competitive REAP grant program help rural small businesses and agricultural producers by conducting and promoting energy audits, and providing renewable energy development assistance.

Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program

This program provides loan guarantees to develop, construct or retrofit commercial-scale biorefineries so that they can implement new and emerging technologies to support the development of advanced biofuels, renewable chemicals and biobased product manufacturing.

Repowering Assistance Program

This program provides funding for up to 50 percent of the total eligible project costs for biorefineries to install renewable biomass systems for heating and power at their facilities or to produce new energy from renewable biomass.



The Snowball Factory received a \$13,800 USDA REAP Grant to purchase and install a 20.14 kW Solar System in New Iberia, LA. This project will realize \$2,857 per year in savings, and will replace 24,630 kWh of electricity per year (32.90%), which is enough electricity to power two homes.

In addition to snowballs (snow cones) year-round, they also offer ice cream, yogurt, Peaux Dogs (hot dogs on a French bread bun), nachos, and a variety of other items.

Rural Housing Programs

USDA Rural Development improved rural housing in Louisiana utilizing more than \$637 million in loans and grants to build, repair, rehabilitate, and purchase homes that ultimately improve the quality of life in rural Louisiana. Rural Development provides funding for single-family homes, apartments for lower-income families or the elderly, and housing for farm laborers. In Fiscal Year 2016, the agency obligated 295 direct loans and 4,201 guaranteed loans to help 4,496 families with homes for rural Louisiana.

Single-Family Housing Direct Home Loans

This program helps very-low- and low-income individuals and families buy, build and or repair homes in rural areas. Payment assistance, a type of subsidy, may be provided for very-low-income applicants — based on their adjusted household income — to help them afford the monthly mortgage loan payments.

Single-Family Housing Loan Guarantees

This program helps moderate-income individuals and families buy, build and improve homes in rural areas. USDA Rural Development provides guarantees on loans made by approved lenders that participate in the program.

Single-Family Housing Repair Loans and Grants

This program helps very-low-income rural individuals and families repair, improve or modernize their homes. Grants are provided to elderly very-low-income homeowners to remove health and safety hazards from their homes.



Joel and Maribeth displaying the blueprint for their new homes on lots purchased next to each other in Mansfield.

Five years ago, Joel and Maribeth Hubilla, siblings, left the Philippines, to pursue the American Dream – to own their own home. "In our country, there is a lot of poverty and a high rate of unemployment. Very few families have good housing or even enough food. It's hard to survive, much less prosper", stated Joel. His dream is to eventually bring his family to this country so that they will have a safe home and become American citizens.



Simona Leblanc, a single mother of three, worked hard to repair her credit to qualify for a Direct Loan to purchase land and build a new home for her family in St. Landry.





The Leesville Housing Authority, Bennett Group Consulting, LLC, Enterprise Community Investments, and its partners participated in a ground breaking ceremony in Leesville with Twin Lakes of Leesville, to renovate and transform 4 affordable public housing complexes. The total project cost is \$22 million and leverages funds from Public Housing Authority resources, Low-Income Housing Tax credits, LHC HOME funds, USDA Rural Development 538 Guaranteed Loan, and seller financing.

Mutual Self-Help Housing Technical Assistance Grants

This program provides grants on a competitive basis to qualified organizations to help them carry out local self-help housing construction projects. Grant recipients supervise groups of very-low- and low-income individuals and families as they construct their own homes in rural areas. The group members provide most of the construction labor on each other's homes, with technical assistance from the organization overseeing the project.

Multi-Family Housing Direct Loans

This program provides competitive financing to construct or renovate affordable multi-family rental housing for low-income, elderly, or disabled individuals and families in eligible rural areas.

Rental Assistance

Rental Assistance payments may be made to owners of USDA Rural Development-financed rural rental housing or farm labor housing apartment complexes on behalf of low-income tenants who are unable to pay market-rate rent to help them meet their monthly rent payments.

Multi-Family Housing Loan Guarantees

The program provides financing to construct or renovate affordable multi-family rental housing for low- to moderate-income individuals and families in eligible rural areas. Under the program, USDA Rural Development provides guarantees on loans made by approved lenders that participate in the program.

Housing Preservation Grants

Housing Preservation Grants (HPG) are provided to sponsoring organizations to repair or rehabilitate housing occupied by very-low- and low-income people in rural areas.

From renting to....

Mr. Grey proudly opens the door to his new home. He was renting an old manufactured home and worked hard to become the proud owner of his own home in West Monroe, Louisiana.

owning a 3 bedroom brick house

Community Facilities Program

During Fiscal Year 2016, USDA Rural Development invested over \$79 million in rural Louisiana through community facilities loans and grants. The 31 projects, including funding for schools and fire safety equipment, were used to benefit rural Louisiana residents throughout the state. Community Facilities programs help build, expand, rehabilitate, purchase, and support the development of police and emergency fire stations and equipment, museums, child care centers, hospitals, clinics, schools, and more.



Community Facilities Loans and Grants

This program provides direct loans, loan guarantees and grants to qualified organizations to develop, build and equip essential community facilities in rural areas. Examples of essential facilities include public safety, fire and rescue and telecommunications buildings, schools, libraries, hospitals and health care clinics.

Rural Community Development Initiative Grants

RCDI grants are provided to help nonprofit housing and community development organizations support housing, community facilities and community and economic development projects in rural areas.



The Southside High School is under construction on one of the 640 acre section 16 properties granted to the school system. Our founding fathers, Thomas Jefferson in particular, saw that there would be a need to support public education and provided resources to help make that happen. The vision of our founding fathers has come full circle with the Federal Government now providing the resources to construct the school through a USDA Rural Development Loan.

Rural Utilities Programs

USDA Rural Development invested nearly \$35 million during Fiscal Year 2016 through 18 infrastructure projects to provide reliable and safe drinking water, waste treatment systems, electric power, and telecommunications services in rural communities throughout Louisiana.



The Town of Ferriday's water system was outdated and costly to maintain. They submitted an application to RD and received nearly \$7 million through loans and grants for a water project that included installation of new water wells, a new water treatment plant, new meters, and a billing system. The town persevered, through external challenges, to obtain safe drinking water for the citizens of Ferriday.

Electric Infrastructure Loans

This program provides insured loans and loan guarantees to qualified utility providers to finance construction of electric generation, transmission and distribution facilities and system improvements in rural areas. Funds may be used for demand-side management, energy conservation programs, and on-grid and off-grid renewable energy systems.

Energy Efficiency and Conservation Loans

This program provides loans to USDA electric loan borrowers for energy audits and energy efficiency upgrades that enable the electric utilities to implement energy efficiency service improvements on behalf of their customers. Funds may be used for weatherization, HVAC improvements, high efficiency lighting and conversions to more efficient or renewable energy sources, such as consumer-scale solar power and ground-source heat pumps.

Telecommunications Infrastructure Loans

This program provides financing to construct, maintain, improve and expand telephone and broadband services in rural areas.

Broadband Direct Loans and Loan Guarantees

This program provides funds to qualified providers to construct, improve or acquire facilities and equipment needed to implement broadband service in eligible rural areas.

Rural Utilities Programs (continued)

Distance Learning and Telemedicine Grants

DLT grants help rural communities use the unique capabilities of telecommunications to connect to each other and overcome the effects of remoteness and low population density. For example, this program finances telecommunications equipment and systems that can link teachers and medical service providers in one area to students and patients in another remote location.

Community Connect Grants

Community Connect grants help deploy broadband service in rural communities where it is not yet economically viable for private sector providers to deliver broadband. Projects funded through the program include community centers that offer free public access to broadband for 2 years.

Water and Waste Disposal Program

This program provides affordable direct loans, loan guarantees and grants to build, repair or improve public water systems and waste collection systems in rural areas.



RD is here to help municipalities obtain technical and financial assistance needed to develop clean reliable water and waste disposal systems that may help attract manufacturers and businesses to locate or expand operations in your town. Investments in water and wastewater infrastructure projects are vital to protect public health and improve the quality of life in rural Louisiana.

The Town of Independence received \$8.28 million for major infrastructure improvements. The project included construction of a new water tank, renovations to existing tanks, and replacements and upgrades to existing water wells and lines to increase water pressure. The Town's sewer system was also upgraded.

Solid Waste Management Grants

This program provides technical assistance and training grants to people who operate or maintain landfills to help reduce or eliminate pollution of water resources in rural areas.

Circuit Rider Program

This program provides grants for technical assistance and training to rural water systems experiencing difficulties with day-to-day operations, finances or management.

Having access to reliable, clean, and safe water is essential

Community Economic Development

USDA Rural Development is your Federal advocate for a growing, prosperous rural America. We offer rural towns, municipalities, communities, and regions not just financial assistance, but technical expertise and advice to help plan and connect to essential resources.

Stronger Economies Together

The Stronger Economies Together (SET) Initiative was created to enable communities and counties in rural America to work together in developing and implementing an economic development blueprint for their multi-county region that strategically builds on the current and emerging economic strengths of that region. In today's global marketplace, economic development progress is more likely to be realized when rural and metro counties work together as a region to assess their resources and then design and implement plans that build on their assets and comparative economic strengths.



SET participants discussing economic development opportunities at a community meeting.



Louisiana Alliance Cultivating Economic Success (L.A.C.E.S.) includes East Feliciana, St. Helena, Tangipahoa, and Washington Parishes. LACES sees SET as an opportunity to take the region's economic development efforts to the next level.

Success Story

Changing Behavior for Improved Healthcare in the Louisiana Delta Region

At the junction of two heavily traveled interstates east of Baton Rouge, is the largest city in Tangipahoa Parish: Hammond, Louisiana. Home to Southeastern Louisiana University (SLU), Hammond has a population of just over 20,000 with nearly a third of those residents living below the poverty line.

Sam Ridders, Administrator for USDA's Rural Business-Cooperative Service, highlighted the importance of the Delta Health Care Services Grant Program during a visit to SLU. The Delta Health Services Grant Program provides financial assistance to address the unmet health needs of the region through cooperation among health care professionals, institutions of higher education, research institutions, and other entities in the Delta Region.

USDA Rural Development awarded SLU a \$646,482 grant through the Delta Health Care Services Grant Program. These funds will be used to expand and enhance a health care training project the University launched in 2013.

Through the Health Coach Corps for Care Coordination, USDA Rural Development formed a partnership with SLU, and consortium members North Oaks Health System and Livingston Economic Development Council. This alliance came together to improve patient care, reduce hospital readmissions, train health care workers, and create new job opportunities in both Livingston and Tangipahoa Parishes. As a part of this, SLU will expand its health coach internship program to include students from more health care disciplines, volunteers, and home health agencies.

One work-force related outcome, as a result of this initial funding, is that North Oaks Health System created new positions and now employs three SLU graduates as Health Coaches. The region being served is rural and impoverished with high rates of chronic disease and limited access to care.



Southeastern Louisiana University Health Coach Internship Program students and instructors.

2016 Funding

Investment in Louisiana	
Business Programs	\$73,850,481
Community Programs	113,938,664
Multi-Family Housing Programs	55,703,975
Single Family Housing Programs	637,750,192
<i>TOTAL</i>	\$881,243,312

Supplemental Information

- 1 For all loan guarantee programs, Rural Development backs the loans, which are made by private-sector lenders that partner with USDA to participate in the programs.
- 2 Renewable energy awards include Rural Energy for America Program guaranteed loans and grants, Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program loans, and payments made under the Repowering Assistance and Advanced Biofuels Programs.
- 3 Telecom includes Farm Bill broadband loans, Recovery Act broadband loans, Community Connect grants, Distance Learning and Telemedicine grants, Public Television Digital Transition grants, Telecommunications Infrastructure loans, and 911 access loans.
- 4 Other programs refer to smaller scale programs: RHS Rural Housing Site Loans, Housing Application Packaging, Individual Water and Waste, Technical and Supervisory Assistance, Housing Preservation Grants, Multi-Family Housing Preservation and Revitalization Loans and Grants, and Tenant Vouchers; RBS Rural Business Investment and Rural Microentrepreneur Assistance Programs, Rural Cooperative Development, Delta Health Care Services, and Socially Disadvantaged Groups Grants; and RUS Bulk Fuel, High Energy Cost Grant, Rural Alaska Village Grant, and Circuit Rider Technical Assistance Programs.

Summary of USDA Rural Development Major Programs

Rural Housing Service

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Single-Family Housing Direct Loans (including Self-Help Loans)	Safe, well-built, affordable homes for very-low- and low-income rural Americans.	Families and individuals.	Buy, build, improve, repair or rehabilitate a rural home as the applicant's permanent residence.	Rural areas with populations of up to 35,000.	Direct loan.	Up to 100% of market value or cost. Loan term of 33/38 years. Applicant may be eligible for payment assistance (subsidy) on the loan.
Single-Family Housing Loan Guarantees	To assist low- to moderate-income applicants/ households in buying their homes by guaranteeing loans made by private lenders.	Families and individuals.	Purchase new or existing homes and refinance existing Rural Development guaranteed or direct loans.	Rural areas with populations of up to 35,000.	Loan guarantee.	30-year, fixed. The interest rate is negotiated between lender and borrower. Loans up to 100% of market value plus the amount of the up-front guarantee fee being financed.
Single-Family Housing Repair Loans and Grants	To help very-low-income applicants remove health and safety hazards or repair their homes.	Families and individuals who currently own their home.	Repair/replace roof, winterize, purchase or repair heating system, structural repair, water/sewage connect fees, etc.	Rural areas with populations of up to 35,000.	Direct loan and grant.	Loans up to \$20,000 up to 20 years at 1%. Grants available to very-low-income applicants 62 years or older unable to pay 1% loan.
Self-Help Housing Technical Assistance Grants	Assist lower income families in building their own homes.	Nonprofits and public bodies.	Technical assistance to help small groups of families to build each other's homes.	Rural areas with populations of up to 35,000.	Grant.	Grant agreement.
Rural Rental Housing Direct Loans	Safe, well-built, affordable rental housing for very-low-income individuals and families.	Individuals, trusts, associations, limited partnerships, for-profit and nonprofit entities, tribes, public bodies.	New construction or substantial rehabilitation of rental housing.	Rural areas with populations of up to 35,000.	Direct loan.	Up to 100% of total development cost (nonprofits); 97% (for-profits); 95% (for-profits with Low-Income Housing Tax Credits). 30-year term with up to 50-year amortization.
Rural Rental Housing Loan Guarantees	Provides guarantees on loans to build or preserve affordable housing for very-low- to moderate-income tenants.	For profit and non-profit lenders.	Build or rehabilitate affordable rental housing.	Rural areas with populations of up to 35,000.	Loan guarantee.	At least 25-year term with fixed interest rate. Loan guarantees up to 90% of the principal.
Housing Preservation Grants	Repair and rehabilitate housing owned or occupied by very-low- and low-income rural families.	Public bodies and nonprofit organizations.	To operate a program that finances repair and rehabilitation activities for single-family and small rental properties.	Rural areas with populations of up to 35,000.	Grant.	Grant agreement.
Farm Labor Housing Loans and Grants	Safe, well-built affordable rental housing for farmworkers.	Individuals, public and private nonprofit organizations.	New construction or substantial rehabilitation of rental housing.	Not applicable.	Direct loan and grant.	Up to 102% of total development cost. Up to 33 years to repay at 1% interest.
Community Facilities Loans and Grants	Improve, develop, or finance essential community facilities for rural communities.	Public bodies, nonprofits, and Federally recognized tribes.	Construct, enlarge, or otherwise improve essential community facilities, such as public safety, fire and rescue, telecommunications, schools, libraries, hospitals, other healthcare facilities, etc.	City, town, or unincorporated area of not more than 20,000 in population. Facilities must primarily serve rural residents.	Direct loan, loan guarantee, or grant.	Up to 100% of market value. Term is for useful life of the facility or equipment, the State statute, or 40 years. Maximum grant 75% of project cost. Grant eligibility based on income, population, and need.
Rural Community Development Initiative	To facilitate housing, community facility, and community and economic development projects.	Private nonprofit or public organizations, philanthropic foundations, low-income communities.	Technical assistance grants of \$50,000 to \$300,000 to develop the capacity and ability of awardees to carry out needed projects.	City, town, or unincorporated area of not more than 50,000 in population.	Grant.	Matching funds required for grant.

For direct loans and grants, apply to Rural Development. For loan guarantees, apply to participating intermediaries such as approved banks, mortgage companies, etc.

Rural Business-Cooperative Service

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Business and Industry Loan Guarantees	Create jobs/stimulate rural economies by providing financial backing for rural businesses.	Lenders/Businesses.	Real estate, buildings, equipment, supplies, working capital, and some debt refinancing.	All areas except cities over 50,000 and their contiguous urbanized areas.	Loan guarantee.	Lender and borrower negotiate terms. Up to 30 years for real estate, 15 years for machinery and equipment, and 7 years for working capital.
Rural Business Development Grants	Help startup or expand small and emerging private businesses and/or non-profits in rural communities. Note: This program, created through the 2014 Farm Bill, combines the former Rural Business Enterprise Grant and Rural Business Opportunity Grant programs.	Public bodies, government entities, nonprofit entities, and Federally recognized tribes.	Acquire or develop land, buildings, plants and equipment; build or improve access roads, parking areas, utility extensions, and water and waste disposal facilities; provide technical assistance; establish revolving loan funds; and support rural distance learning programs that provide educational or job training.	All areas rural in character except cities over 50,000 and their contiguous urbanized areas.	Grant.	Grants are awarded on a competitive basis.
Intermediary Relending Program Loans	Establish revolving funds for business facilities and community development projects.	Public bodies, nonprofit corporations, Native American tribes, and cooperatives.	Community development projects, establish or expand businesses, create or save rural jobs.	Rural areas and incorporated places with populations of less than 50,000.	Direct loan.	The intermediary makes loans to businesses from its revolving loan fund on terms consistent with security offered. Intermediary pays 1% for 30 years.
Rural Microenterprise Assistance Program	Establish revolving funds to target assistance to small rural enterprises.	Microenterprise Development Organizations (MDOs).	Loans, technical and capacity-building assistance to businesses with 10 or fewer employees and sole proprietorships.	All areas except cities over 50,000 and their contiguous urbanized areas.	Loans, grants.	Rural microenterprises apply directly to the intermediary.
Rural Economic Development Loans and	Finance economic development and job creation in rural areas.	Rural Utilities Service-financed electric and telephone utilities.	Business startups or expansion projects that create rural jobs.	Rural areas with priority for places with populations of 2,500 or less.	Direct loan or grant to establish revolving loan fund.	Intermediary makes loans to for-profit or nonprofit businesses and public bodies. Loans are 0% for 10 years.
Rural Cooperative Development Grants	Establish/operate centers for cooperative development.	Nonprofits and institutions of higher education.	Establish centers to provide technical assistance, training, applied research, and collection and interpretation of data, for the purpose of cooperative development.	All areas except cities over 50,000 and their contiguous urbanized areas.	Grant.	Minimum 25% fund match (5% for 1994 Institutions). Grants awarded competitively.
Socially Disadvantaged Groups Grants	Provides funds to eligible co-ops or co-op associations, or co-op development centers to provide technical assistance to small, socially disadvantaged groups in rural areas. Note: formerly known as the Small, Socially Disadvantaged Producer Grant Program.	Cooperatives and co-op development centers that serve socially disadvantaged groups where a majority of the board of directors or governing board is comprised of individuals who are members of socially disadvantaged groups.	Technical assistance.	All areas, except cities over 50,000 and their contiguous urbanized areas.	Grant.	Grants are awarded on a competitive basis. There is no matching requirement.

Rural Business-Cooperative Service

(continued)

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Value-Added Producer Grants	Help independent agricultural producers enter into activities that add value to their crops.	Independent producers, farmer and rancher cooperatives, producer groups, and majority-controlled producer-based business ventures.	Feasibility studies, business plans; working capital.	All areas.	Grant.	Grants are awarded on a competitive basis. Funds cannot be used to build facilities or purchase equipment. Funds must be matched on a dollar-for-dollar basis.
Rural Energy for America Program (REAP) Loan Guarantees and Grants	Provide assistance for energy efficiency improvements or purchase a renewable energy system for operations.	Rural small businesses and agricultural producers.	Energy efficiency improvements, renewable energy systems, land acquisition, and working capital.	Cities, towns, unincorporated areas with populations less than 50,000. Population limits do not apply to agricultural producers.	Loan guarantee and/or grant.	Grants up to 25% of project costs not to exceed \$250,000 for energy efficiency projects and \$500,000 for renewable energy. Loan guarantees up to 75% of project cost not to exceed \$25 million.
REAP Audit/Development Grants	Provide grant to entity to pass through to a small business or agricultural producer for 75% of the cost of an energy audit or renewable energy development	State, tribal, or local government institutions of higher education; rural electric cooperatives; or public power entities.	\$100,000 grant to entities, smaller ones to small business and agricultural producers for 75% of energy audit or renewable energy development assistance.	Cities, towns, unincorporated areas with populations less than 50,000.	Grant.	\$100,000 to entities and up to 75% of the cost of energy audit for renewable energy development assistance.
Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program Loan Guarantees	Provide loan guarantees to develop and construct commercial-scale biorefineries or retrofit facilities using eligible technology for the development of advanced biofuels. Note: The program was formerly known as the Biorefinery Assistance	Individuals; Indian tribes; State or local governments; corporations; farm cooperatives; associations of agricultural producers; national laboratories; higher learning institutions; rural electric co-ops; public power entities; or consortiums of any of the entities.	Loan guarantees to develop and construct commercial-scale biorefineries or retrofit facilities to use eligible technology for the development of advanced biofuels.	No restrictions.	Loan.	90% (maximum) guarantee on loans up to \$125 million; 80% (maximum) guarantee on loans less than \$150 million; 70% (maximum) guarantee on loans of \$150 million but less than \$200 million; 60% (maximum) guarantee on loans of \$200 million up to \$250 million.
Repowering Assistance Program	Provide payments to biorefineries to replace fossil fuels with biomass.	Biorefineries.	Grant to biorefineries, including ethanol and biodiesel plants that use electricity generated from natural gas and coal and require this for the fermentation process.	No restrictions.	Grant.	As funds are available. Complete applications submitted to National Office for review. Grant awards determined by National Office.
Advanced Biofuel Payment Program	Provide payments to producers of advanced biofuels.	Eligible producers of advanced biofuels.	Grant to producers of advanced biofuels (non-commercial-based).	No restrictions.	Grant.	As funds are available. Complete applications submitted to National Office for review. Grant awards determined by National Office.

For direct loans and grants, apply to Rural Development. For loan guarantees, apply to participating intermediaries such as eligible banks, etc. For revolving funds (RMAP, IRP, and REDLG), intermediaries apply to Rural Development, others to the intermediaries.

Rural Utilities Service

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Water and Waste Disposal Loans and Grants	Provide infrastructure for rural areas.	Public entities, Indian tribes and nonprofit corporations.	Build, repair, and improve public water systems and waste collection and treatment systems.	Rural areas and towns with up to 10,000 in population.	Direct loan and grant.	Repayment period is a maximum of 40 years. Grant funds may be available.
Water and Waste Disposal Loan Guarantees	Provide infrastructure for rural areas.	Public entities, Indian tribes and nonprofit corporations.	Construct, repair, and improve water supply and distribution systems and waste collection and treatment systems.	Rural areas and towns with up to 10,000 in population.	Loan guarantee.	Eligible lenders obtain up to a 90% guarantee on loans they make and service.
Solid Waste Management Grants	Provide technical assistance and/or training to those who operate and maintain active landfills.	Public bodies, private nonprofit organizations, Indian tribes, and academic institutions.	Technical assistance and training to improve landfill conditions and protect against threats to nearby water resources.	Rural areas, and towns with up to 10,000 in population.	Grant.	Applications accepted year-round. Complete applications submitted to National Office for review.
Technical Assistance/ Training/ Circuit Rider	Provide technical assistance and training.	Public, private, and nonprofit organizations.	Provide technical assistance and training to assist with management of water and waste projects.	Rural areas and towns with up to 10,000 in population.	Grant.	As funds are available. Complete applications submitted to National Office for review.
Rural Broadband Direct Loans and Loan Guarantees	Deployment of broadband service to eligible rural communities. Note: The 2014 Farm Bill revised program provisions. An interim rule was published in FY 2015.	Entities seeking to provide broadband services in rural areas.	Funds to construct, improve, and acquire facilities and equipment to provide broadband service in eligible rural communities.	Rural areas. Refer to the rule for specific definition and population limits.	Minimum and maximum loan amounts published annually in the Federal Register.	Refer to the rule for loan terms and conditions.
Electric and Telecommunications Loans	Help rural communities obtain affordable, high-quality electric and telecommunications services.	Nonprofit and cooperative associations, public bodies, and other utilities.	Generation, transmission facilities, and distribution of electric power, including alternative, renewable, conservation, and energy efficiency programs. Enhance 911 emergency service, digital switching equipment, and fiber optic cable, along with traditional main system telecommunications service.	Electric: areas served by an existing rural electric borrower, or rural areas other than a city or town of more than 20,000. Telecommunications: areas or cities with populations under 5,000.	Direct loan or loan guarantee.	Interest rates are established in accordance with 7 CFR 1714. Contact RUS at www.rd.usda.gov or 1 (800) 670-6553.
Distance Learning and Telemedicine	Develop and deploy advanced telecommunication services throughout rural America to improve education and healthcare.	Incorporated entities, including municipalities, for-profit, and nonprofit corporations that operate rural schools, libraries, healthcare clinics, and other educational or healthcare facilities.	To provide end-user equipment and programming that delivers distance learning and telemedicine services into eligible areas.	Rural areas outside incorporated or unincorporated cities with populations up to 20,000.	Grant.	Awards range from \$50,000 to \$500,000. A minimum of 15% in matching funds is required.
Community Connect Grants	Provide public access to broadband in otherwise unserved communities.	Public bodies, tribes, cooperatives, nonprofits, limited dividend or mutual associations; corporations, and other legally organized entities.	To build broadband infrastructure and establish a community center that offers free public access to broadband for two years.	A single community, outside incorporated or unincorporated cities, with a population over 20,000 and that does not have broadband.	Grant.	Minimum: \$50,000; Maximum: \$1 million. Amounts are published in Notices of Funding Availability and may vary.

Electric and Telecom Programs: Contact the Rural Utilities Service Administrator; Water Programs: Contact the Rural Development State Office. CFR refers to Code of Federal Regulations.

Summary of Funding Purposes

	Land & Bldgs.	Mach. & Equip.	Working Capital	Infrastructure	Tech. Asst./Train.
Rural Housing and Community Facilities Programs					
Single-Family Housing Direct Loans (including Self-Help Loans)	♦				
Single-Family Housing Loan Guarantees	♦				
Single-Family Housing Repair Loans/Grants	♦				
Self-Help Housing Technical Assistance Grants					♦
Rural Rental Housing Direct Loans	♦			♦	
Rural Rental Housing Loan Guarantees	♦			♦	
Housing Preservation Grants	♦	♦	♦	♦	♦
Farm Labor Housing Loans/Grants	♦			♦	
Community Facilities Direct Loans, Loan Guarantees, Grants*	♦	♦	♦	♦	
Rural Community Development Initiative					♦
Rural Business and Cooperative Programs					
Business and Industry Loan Guarantees	♦	♦	♦	♦	
Rural Business Development Grants	♦	♦	♦	♦	♦
Intermediary Relending Program Loans	♦	♦	♦		
Rural Microentrepreneur Assistance Program	♦	♦	♦	♦	♦
Rural Economic Development Loans and Grants	♦	♦	♦	♦	♦
Rural Cooperative Development Grants				♦	♦
Socially Disadvantaged Groups Grants					♦
Value-Added Producer Grants			♦	♦	♦
Rural Energy for America Program Loan Guarantees/Grants	♦	♦		♦	♦
Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program Loan Guarantees					
Repowering Assistance Program					
Advanced Biofuel Payment Program					
Rural Utilities Programs					
Water and Waste Disposal Direct Loans, Loan Guarantees, Grants	♦	♦		♦	
Solid Waste Management Grants					♦
Technical Assistance/Training/Circuit Rider					♦
Rural Broadband Direct Loans and Loan Guarantees	♦			♦	
Electric and Telecommunications Direct Loans/Loan Guarantees	♦	♦		♦	
Distance Learning and Telemedicine Loans/Grants		♦		♦	
Community Connect Grants	♦	♦	♦	♦	

* Initial operating expenses are eligible in conjunction with the financing of an eligible community facility project. However, grant funds may not be used to fund initial operating expenses.

December 2016

Non-Discrimination Policy

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

(1) mail: U.S. Department of Agriculture,
Office of the Assistant Secretary for Civil Rights,
1400 Independence Avenue, SW, Washington, D.C. 20250-9410;

(2) fax: (202) 690-7442; or

(3) email: program.intake@usda.gov (link sends e-mail).

USDA is an equal opportunity provider, employer and lender.

Contact us to learn more at:

USDA Rural Development National Office

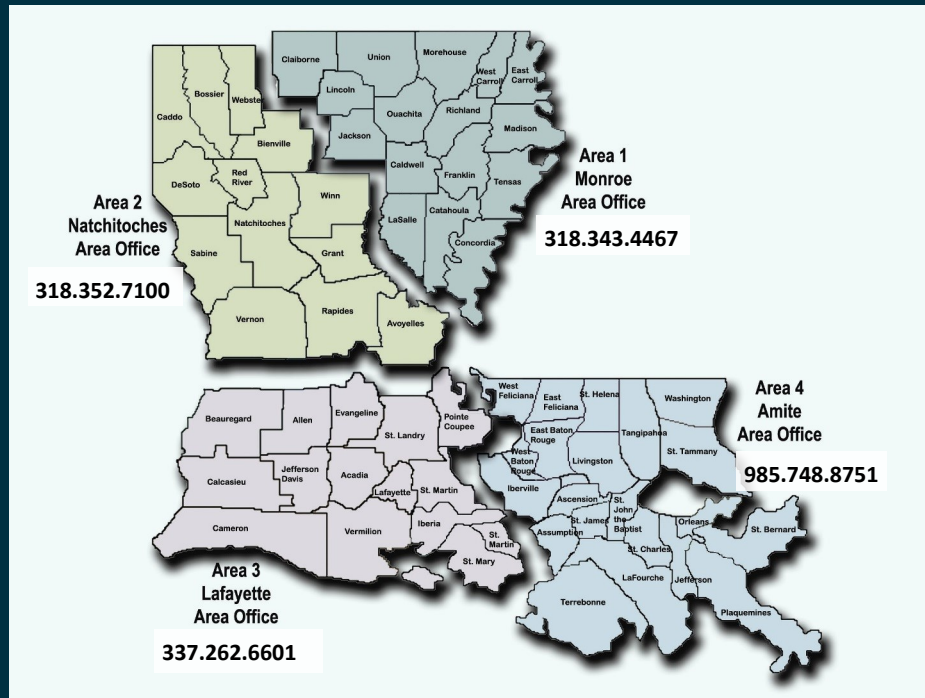
Mail Stop 0107

1400 Independence Avenue SW Washington, DC 20250-0107

1 (800) 670-6553 (toll free)

www.rd.usda.gov

USDA Rural Development Louisiana Contacts



Rural Development State Office

3727 Government Street
Alexandria, Louisiana
71302
Phone: (318) 473-7920

Monroe

Area Office

2410 Old Sterlington Road,
Suite C
Monroe, LA 71203
(318) 343-4467

Natchitoches

Area Office

6949 Louisiana
Hwy 1 Bypass
Natchitoches, LA 71457
(318) 352-7100

Lafayette

Area Office

905 Jefferson Street
Suite 320
Lafayette, LA 70501
(337) 262-6601

Amite

Area Office

805 West Oak Street
Room 3
Amite, LA 70422
(985) 748-8751



United States
Department of
Agriculture

Rural Development

USDA Rural Development is committed to the future of rural communities.